RULES 63 AND 67 (37 C.F.R. 1.63 and 1.67) DECLARATION AND POWER OF ATTORNEY

FOR UTILITY/DESIGN/CIP/PCT NATIONAL APPLICATIONS

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; and

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: <u>METHOD AND DEVICE FOR RETURNING OF CHANGE IN AN ELECTRONIC PAYMENT SYSTEM</u>, the specification of which: (mark only one)

X.	(a)	is attached hereto.
	(b)	was filed on as Application Serial No and was amended
	(-)	on (if applicable)
	(c)	was filed as PCT International Application No. PCT/ on and
		was amended on (if applicable).
	(d)	was filed on as Application Serial No and was issued a Notice of
		Allowance on
	(e)	was filed on and bearing attorney docket number 53806-00003USPX

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims as amended by any amendment referred to above or as allowed as indicated above.

I acknowledge the duty to disclose all information known to me to be material to the patentability of this application as defined in 37 CFR § 1.56. If this is a continuation-in-part (CIP) application, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability of the application as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

I hereby claim foreign priority benefits under 35 U.S.C. § 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate filed by me or my assignee disclosing the subject matter claimed in this application and having a filing date (1) before that of the application on which my priority is claimed or, (2) if no priority is claimed, before the filing date of this application:

PRIOR FOREIGN PATENTS

			Date first laid-	<u>Date</u>		
		Month/Day/Year	open or	patented or	Priority C	laimed
Number	Country	<u>Filed</u>	Published	Granted	<u>Yes</u>	<u>No</u>
00124631.3	EPO	Nov. 10, 2000			XX	

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

PROVISIONAL APPLICATIONS

Application No. (series code/serial no.) Month/Day/Year Filed

I hereby claim the benefit under 35 U.S.C. § 120/365 of any United States application(s) listed below and PCT international applications listed above or below:

PRIOR U.S. OR PCT APPLICATIONS

Application No. (series code/serial no.) Month/Day/Year Filed Status(pending, abandoned, patented)

NONE

I hereby appoint:

TIMOTHY G. ACKERMANN, Reg. No. 44,493 BENJAMIN J. BAI, Reg. No. 43,481 JOSEPH M. BEAUCHAMP, Reg. No. MARY JO BOLDINGH, Reg. No. 34,713 MARGARET A. BOULWARE, Reg. No. 28,708 DANIEL J. BURNHAM, Reg. No. 39,618 THOMAS L. CANTRELL, Reg. No. 20,849 RONALD B. COOLLEY, Reg. No. 27,187 THOMAS L. CRISMAN, Reg. No. 24,846 STUART D. DWORK, Reg. No. 31,103 WILLIAM F. ESSER, Reg. No. 38,053 ROGER J. FRENCH, Reg. No. 27,786 JANET M. GARETTO, Reg. No. 42,568 MARK GATSCHET, Reg. No. 42,569 JOHN C. GATZ, Reg. No. 41,774 RUSSELL J. GENET, Reg. No. 42,571 GERALD H. GLANZMAN, Reg. No. 25,035 LEKHA GOPALAKRISHNAN, Reg. No. J. KEVIN GRAY, Reg. No. 37,141 KEITH P. GRAY, Reg. No. 46,738

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Please address all correspondence and direct all telephone calls to:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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